

Fill in this information to identify the case:

Debtor 1 Milton Thompson

Debtor 2

United States Bankruptcy Court for the: Southern District of Mississippi

Case number : 21-00055-JAW

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. 8
(if known):

Last 4 digits of any number
you use to identify the
debtor's account: 7426

Date of payment change: 05/01/202
Must be at least 21 days after date of
this notice 5

New total payment: \$385.34
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment:**New escrow payment:****Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 9.250%**New interest rate:** 9.125%**Current Principal and interest payment:** \$347.65**New principal and interest payment:** \$346.64**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification

agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:**New mortgage payment:**

Debtor 1 Milton Thompson
First Name Middle Name Last Name

Case number (if known) 21-00055-JAW

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/Christopher Giacinto Date 03-11-2025
Signature

Print: Christopher Giacinto Title Authorized Agent for Creditor
Company Padgett Law Group
Address 6267 Old Water Oak Road, Suite 203
Tallahassee FL, 32312
Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI
JACKSON DIVISION OF MISSISSIPPI**

**In Re;
Milton Thompson**

Case No.: 21-00055-JAW

Debtor(s)

Chapter: 13

CERTIFICATE OF SERVICE

I, hereby certify that on April 10, 2025, a true and correct copy of the foregoing document was served via United States Mail with adequate prepaid postage and/or electronically via the Court's ECF system:

Service by U.S. First Class Mail

Debtor
Milton Thompson
P.O. Box 56
Benton, MS 39039

By Electronic Mail
Attorney for Debtor
Jennifer A Curry Calvillo
The Rollins Law Firm
702 W. Pine St
Hattiesburg, MS 39401

Trustee
Torri Parker Martin
Torri Parker Martin, Chapter 13 Bankruptcy Trustee
200 North Congress Street
Suite 400
Jackson, MS 39201

US Trustee
United States Trustee
501 East Court Street
Suite 6-430
Jackson, MS 39201

/s/ Christopher Giacinto

Newrez LLC dba Shellpoint Mortgage Servicing
P.O. Box 619063
Dallas TX 75261-9063
DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS

[REDACTED]

[REDACTED]

[REDACTED]

MILTON THOMPSON
PO BOX 56
BENTON MS 39039-0056

[REDACTED]



Subsequent Interest Rate Adjustment Notice

February 20, 2025

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603
Customer Service: 800-365-7107
loanservicing@shellpointmtg.com

MILTON THOMPSON
PO BOX 56
BENTON, MS 39039

Loan Nu

Changes to Your Mortgage Interest Rate and Payments on April 1, 2025

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a one-year period during which your interest rate stayed the same. That period ends on April 1, 2025, so on that date your interest rate and mortgage payment change. After that, your interest rate may change annually for the rest of your loan term.

| | Current Rate and Monthly Payment | New Rate and Monthly Payment |
|------------------------------|-------------------------------------|--------------------------------------|
| Interest Rate | 9.25% | 9.125% |
| Principal and Interest | 347.65 | 346.64 |
| Escrow (Taxes and Insurance) | 38.70 | 38.70 |
| Total Monthly Payment | \$386.35 | \$385.34 (due May 1, 2025) |

IMPORTANT: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the FTSE USD IBOR Consumer Cash Fallback 12-Month FBD and your margin is 4.25%. The FTSE USD IBOR Consumer Cash Fallback 12-Month FBD index is published Monthly in London Stock Exchange Group. The index rate plus margin will be rounded to the nearest 0.125%.

Rate Limits: Your rate cannot go higher than 13.750%, or lower than 3.750% over the life of the loan. Your rate cannot increase more than 2.00% or decrease more than 2.00% for your initial change. Subsequent changes can increase annually by no more than 2.00% or decrease annually by no more than 2.00%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. These amounts are based on the FTSE USD IBOR Consumer Cash Fallback 12-Month FBD index, your margin, your loan balance of 16,650.03, and your remaining loan term of 60 months.

Prepayment Penalty: Keep in mind that if you pay off your loan, refinance or sell your home before , you could be charged a penalty. Contact Shellpoint Mortgage Servicing at 800-365-7107 or loanservicing@shellpointmtg.com for more information, such as the maximum amount of the penalty you could be charged.

Prepayment Penalty: None

Please read the following important notices as they may affect your rights.

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's [REDACTED]

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address:

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Our system of record has your preferred language as English.

If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.

如果您要使用英语以外的其他语言进行交流，请致电 800-365-7107，我们将根据您首选的语言安排相应的译员，与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.